



# **Town of Weston**

## Affordable Housing Plan

Adopted July 6, 2021



**Weston Planning and Zoning Commission**

Jane Connolly, Vice Chair

Ken Edgar, Chairman

Harry Falber

Sally Korsh

Britta Lerner

Don Saltzman

Richard Wolf

**Town of Weston Staff**

Tracy Kulikowski, AICP, Land Use Director

**Consultant**

SLR International Corporation





## Table of Contents

Community Values Statement.....	1
Introduction.....	2
Affordable Housing in Weston .....	5
Housing Needs Assessment.....	6
Land Use & Zoning Assessment.....	8
Objectives & Strategies .....	9

## Appendices

Appendix A: Survey Results

Appendix B: Land Use & Zoning Review and Housing Needs Assessment

## Acronyms

**ACS** – American Community Survey

**ADU** – Accessory dwelling units

**AMI** – Area Median Income

**CGS** – Connecticut General Statutes

**CHFA** – Connecticut Housing Finance Authority

**CTSDC** – Connecticut State Data Center

**DECD** – Connecticut Department of Economic and Community Development

**HUD** – US Department of Housing and Urban Development

**POCD** – Plan of Conservation and Development

**PSC** – Partnership for Strong Communities

**PZC** – Planning and Zoning Commission

**RFP** – Request for Proposal

**RFQ** – Request for Quotation

**RPA** – Regional Plan Association

## Community Values Statement

The Town of Weston combines a beautiful exurban environment, emphasizing open space and parks, with single-family housing on predominately large lots and relatively little commercial activity. Weston has a strong commitment to the excellence of its schools and a strong sense of community. Weston's natural resources and open spaces are one of its greatest assets and provide recreational opportunities, ensure water resource protection, and serve conservation purposes.

While Weston will remain a community of predominantly single-family homes on large lots, the Planning & Zoning Commission (PZC) recognizes the need to provide more variation in its housing stock. Diversifying Weston's housing stock can potentially allow young people to live in the community where they grew up, allow seniors to downsize within their community, and provide housing opportunities that support a culture of inclusion and diversity.

The PZC envisions Weston's Town Center as a vibrant civic and mixed-use commercial center, allowing residents to meet more of their needs locally, while enhancing opportunities for community interaction. The public realm is intended to include well-designed parks and green spaces, a connected sidewalk network, and new mixed-use commercial spaces that provide residents with new housing options and enhanced access to amenities, shopping, and services. Future development will complement historic development patterns and structures, creating an attractive and cohesive environment.

In addition to the Town Center, the PZC will look to open space subdivisions and expansion of accessory dwelling units (ADU) as additional avenues to diversify housing stock and provide housing opportunities that support Weston's culture of inclusion and diversity.





## Introduction

The Town of Weston has developed an Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next 5 years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under Connecticut General Statutes (CGS) Section 8-30j. Affordable Housing Plans must be updated every 5 years per State statute.

This Plan builds off of previous efforts, notably the *Plan of Conservation and Development* (POCD) adopted in 2020. The POCD process included a town-wide survey taken by nearly 2,700 residents as well as numerous well-attended public workshops and forums. One of the POCD goals stemming from this process was for the Town to “Improve housing options for all life stages and lifestyles, while protecting existing community character.” This goal works in concert with implementation of a proposed Village District, which will encompass and enlarge Weston’s current commercial district. This was identified by the POCD as the area with the greatest opportunity to diversify housing options in Weston. In addition to the pedestrian infrastructure improvements that are underway, the PZC is in the process of creating this Village District, which can help further the housing goals identified in the POCD.

Funding for this plan was made possible in part by a grant from the Connecticut Department of Housing.

### **What is Affordable Housing?**

The State defines affordable housing as housing that costs 30% or less of household income for households making less than 80% of State or Area Median Income (AMI), whichever is lower. Using statewide median income for 2020, a family of four making less than \$78,500 per year or an individual making less than \$54,950<sup>1</sup> is considered low-income and could qualify for affordable housing assistance. For the purposes of this plan, AMI was used in the Housing Needs Assessment to better reflect regional market conditions. Using Weston’s AMI for 2020, a family of four making less than \$95,000 per year or an individual making less than \$66,500<sup>2</sup> per year is considered low-income, and therefore could qualify for affordable housing. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to HUD data from 2020, about 14% of Weston households make less than 80% of AMI.

---

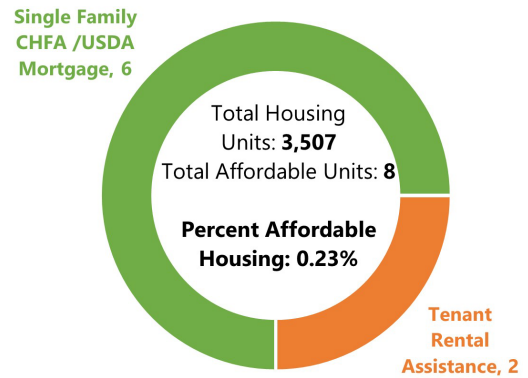
<sup>1</sup> U.S. Department of Housing and Urban Development Income Limits FY 2020

<sup>2</sup> *Ibid*



Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through State governmental assistance programs such as housing vouchers or subsidized mortgages. As of 2019, 8 units, or 0.23% of Weston’s total housing units were protected affordable units.<sup>3</sup> Weston also has “naturally occurring” affordable housing units. While these units may be financially attainable for low-income households today, they are not reserved for those households and may be occupied by higher-income households. In addition, these units may not be affordable in the future if rents or home sale prices increase at a faster rate than household income.

**Affordable Housing Units in Weston, by Type: 2019**



Although not captured in the State’s calculation of affordable housing units, Weston offers six tax relief programs to eligible seniors, residents with disabilities, qualified veterans, and Fire Department and EMS volunteers in the community. Weston’s range of tax relief programs include tax abatement, deferment, and freeze programs. Each tax relief program has specific requirements and criteria for eligibility. Even though Weston’s tax relief programs do not count toward the State’s calculation of affordability, they provide a meaningful benefit for qualifying residents and show the Town’s commitment to housing affordability.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes, and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles, making it virtually indistinguishable from other housing types.

<sup>3</sup> CT DECD Affordable Housing Appeals List 2019



## Why is Affordable Housing Important?

Affordable housing provides many benefits to a community. Growing the number of affordable housing units should allow residents to continue living here and contributing to the community, regardless of their economic status. Affordable and diverse housing choices should allow young adults to move back to the community in which they grew up. Seniors should be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be forced to move from the community due to the inability to pay for housing. Workers in essential jobs such as teachers, first responders, grocery store workers, home health aides, childcare workers, and restaurant workers would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers and lower wage workers. Finally, affordable housing helps the community attract individuals and families who could not otherwise afford to live in Weston, thus adding to the diversity and sustainability of the community.



## Plan Development Process

The Affordable Housing Plan was developed over a 6-month period and provided multiple opportunities for community participation. A project website was created at the project onset, allowing the project team to educate residents on different types of affordable housing, share project updates, and solicit feedback through an online survey.

A community survey ran for 3 weeks in March 2021 and gathered input from over 1,500 residents on community values and housing needs. The key findings of the survey were:

- Top community assets identified in the survey include its school system, open space and natural resources, and large lot zoning.
- Survey respondents frequently cited Weston as having too few housing choices for seniors, low-income households, and individuals living alone.
- Two-thirds of respondents also shared potential benefits of increasing housing diversity in Weston, including having a more diverse population, enabling seniors to age in place, and enabling Weston employees to live where they work.

Full survey results can be found in *Appendix A*.



A public workshop was held on April 19, 2021, which presented the needs assessment, community survey results, case studies, and potential strategies. Participants were asked to provide input on potential strategies. Their input, along with the data analysis and survey responses, assisted the PZC in developing the objectives and strategies of this Plan.

## **Affordable Housing in Weston**

As mentioned above, as of 2019, 8 units, or 0.23% of Weston's total housing units are protected affordable units. Weston has a smaller share of protected affordable units than nearby communities in Fairfield County. Protected affordable units in Weston include two units that receive Tenant Rental Assistance and six units that receive subsidized mortgages through the Connecticut Housing Finance Authority (CHFA). It is difficult to determine the number of "naturally occurring" affordable housing units in Weston, given, as will be discussed herein, changing market conditions and the number of accessory apartments in Town.

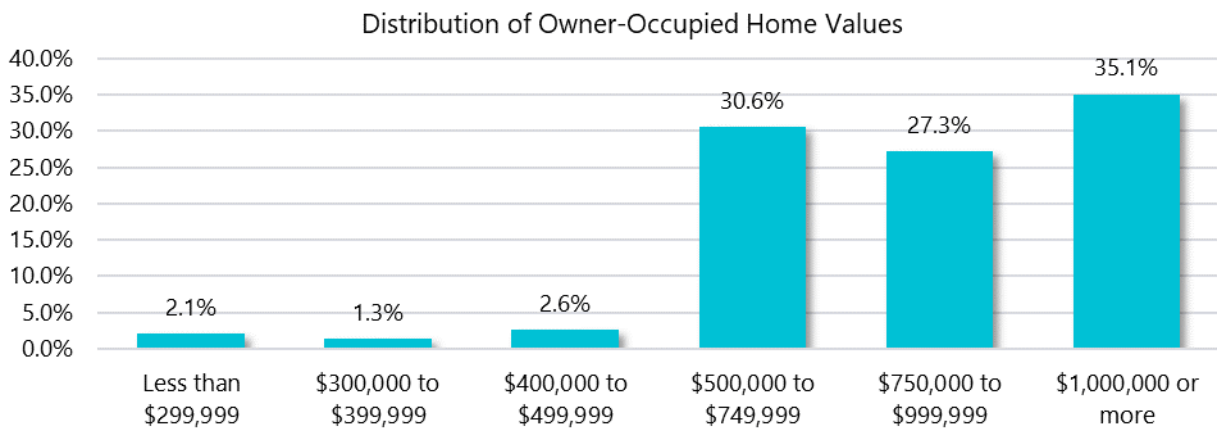




## Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Data Analysis and Housing Needs Assessment, please see *Appendix B*.

- Weston has seen a shift toward smaller households. As of 2019, over 48% of households are made up of 1 or 2 people.<sup>4</sup> Comparatively, over 93% of Weston’s housing units have 3 or 4 bedrooms,<sup>5</sup> suggesting that the supply of smaller housing units has not kept up with demand.
- Weston has a homogenous housing stock. Over 98% of housing units are single-family.<sup>6</sup> Nearly 58% of units are valued between \$500,000 and \$1,000,000, and 35% of units are valued at over \$1,000,000.<sup>7</sup>
- Like many communities, Weston saw a strengthening home sale market in 2020.<sup>8</sup> Rising sale prices may result in the loss of “naturally occurring” affordable housing units and price out low- and moderate-income homebuyers.



Source: 2019 American Community Survey, 5-Year Estimates

- Workers in Weston make a fraction of the income of residents. There is a more than \$69,000 difference in median household income between residents and workers.<sup>9</sup> This delta contributes to the majority of Weston’s workforce not living in the community. One recent study estimated that 87% of Weston’s employees in Educational and Healthcare

<sup>4</sup> 2019 ACS 5-Year Estimates, Tables B01001, B11016

<sup>5</sup> PSC Town Report - 2018 ACS 5-Year Estimates, Tables B25041

<sup>6</sup> RPA Fairfield County Housing Needs Assessment, 2020

<sup>7</sup> 2019 American Community Survey 5-Year Estimates, Table B25063

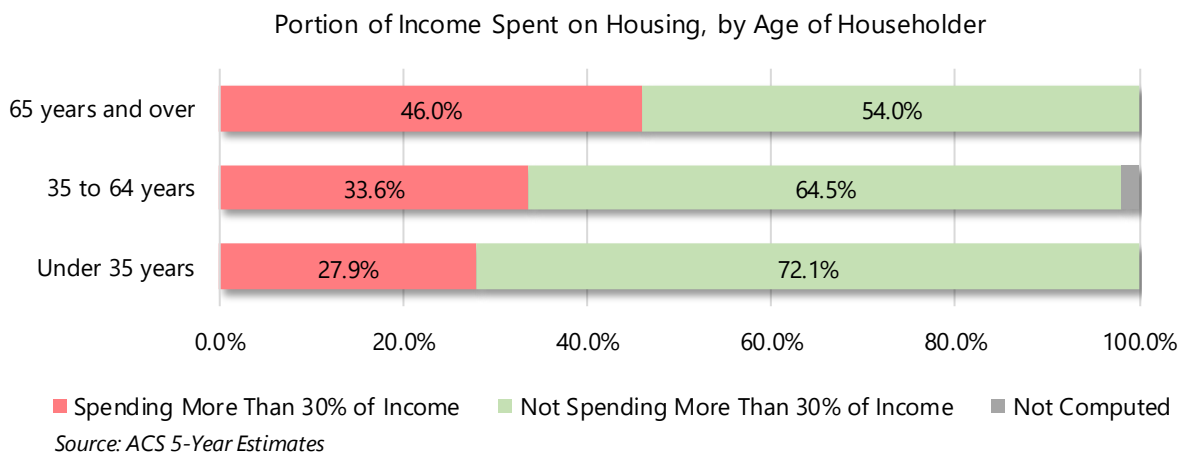
<sup>8</sup> The Warren Group

<sup>9</sup> RPA Fairfield County Housing Needs Assessment, 2020



Services live in another town. That same study estimated that approximately half of the Town’s employees in Public Administration and Other Services live outside of Weston.<sup>10</sup>

- Although these data are somewhat dated, historically Weston had 489 households (14% of total) who made less than 80% of AMI and could qualify for affordable housing programs, such as Connecticut Housing Finance Authority (CHFA) or USDA assisted mortgages or tenant-based rental assistance. They are primarily homeowners.<sup>11</sup>
- Cost-burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities. Again, historically about 30% of Weston’s households were cost burdened.<sup>12</sup> This estimate, however, likely overstates needs in high income areas such as Weston where households may more easily afford to spend higher percentages of their incomes on housing without negatively impacting other needs.<sup>13</sup> Seniors, renters, and low-income households making less than 80% of AMI tend to be disproportionately cost burdened compared to the total population.<sup>14</sup>



- SLR International Corporation performed a housing gap analysis, comparing the supply of “naturally occurring” affordable housing to local demand. The Town has a significant need for units affordable to its current residents making 80% of AMI or less.

*Data Note: At the time the analysis was conducted, the Census Data for 2020 was not available. The most current published sources were used, of which many are estimates. All data sources and analyses are in accordance with CT Department of Housing Guidance for Affordable Housing Plans.*

<sup>10</sup> RPA Fairfield County Housing Needs Assessment, 2020

<sup>11</sup> HUD Income Limits; HUD Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS 5-Year Estimates B25075, B25063

<sup>12</sup> HUD Comprehensive Housing Affordability Survey (CHAS): 2013-2017

<sup>13</sup> Harvard Joint Center for Housing Studies, 2018

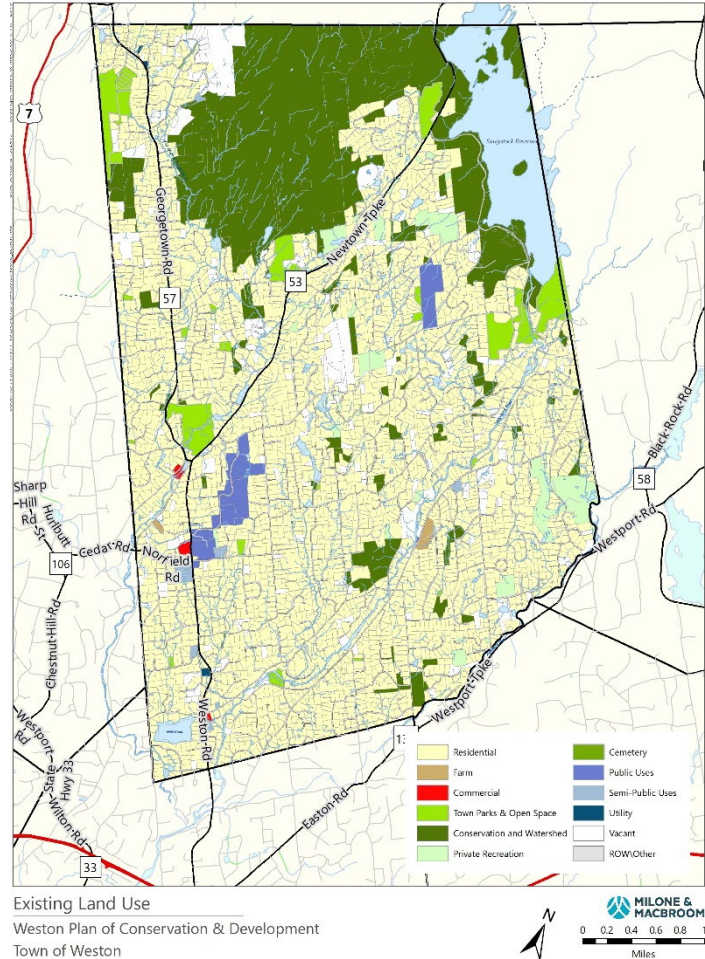
<sup>14</sup> ACS 5-Year Estimates, Table B25072, 25093



## Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

- The Town of Weston Zoning Regulations permit only one type of housing at the same density throughout Town. New duplex, mixed-use, and multi-family homes would require changes to the zoning code.
- ADUs are currently permitted in the Zoning Regulations. Only attached, internal ADUs are allowed, and the owner must live on the property, among other requirements. As will be discussed below, there are many detached ADUs as well – mostly grandfathered as pre-existing, nonconforming units.
- While 2-acre zoning is currently required for all new housing, about 20% of residentially zoned parcels pre-date zoning and are smaller lots.<sup>15</sup>
- Based on a 2015 build-out analysis limited to large properties, Weston was identified as a built-out community.<sup>16</sup> From 2015 to 2019, there have been 41 net housing starts.<sup>17</sup> Current market conditions are driving increased new construction in Town. 12 gross building permits were issued in 2020 alone. As of June 2021, 7 building permits have been issued in 2021.
- Most of Weston relies on well water and septic systems. There are some relatively small areas in southern Weston, Georgetown, and Godfrey Corner with water service. Environmental constraints on water and septic limit the intensity of development that the land can support.



<sup>15</sup> *Town of Weston Connecticut GIS & Real Property Information, accessed 2020*

<sup>16</sup> *Crafting a Strategic Plan for Weston's Future: Phase 1, 2015*

<sup>17</sup> *CT Department of Economic and Community Development, 2019*



- The 2020 POCD is supportive of exploring options to diversify housing choices in Weston, especially affordable or senior-friendly units. The Town Center was identified as having the greatest potential for accommodating the needs of seniors.

## Objectives & Strategies

### 1. Incorporate housing diversity into new “Village District”

The implementation of the POCD presents an opportunity to introduce new housing types in an appropriate and community-supported location in Weston. Weston is in the process of drafting Village District Regulations in accordance with CGS § 8-2j, which authorizes zoning commissions to adopt regulations to create village districts and protect their distinctive character, landscape, and historic structures. Village District regulations must provide that:

- Proposed buildings and modifications to existing buildings be harmonious with their surroundings and their terrain, and to the use, scale, and architecture of nearby buildings to which they are functionally or visually related;
- Spaces and structures visible from the road be designed to enhance the visual amenities in the area around the proposed building or modification;
- The characteristics of residential or commercial property, such as its color and materials, be evaluated for their compatibility with the local architectural motif, and the maintenance of views, historic buildings, monuments, and landscaping; and
- Removal of or disruption to historic, traditional, or significant structures or architectural elements be minimized.

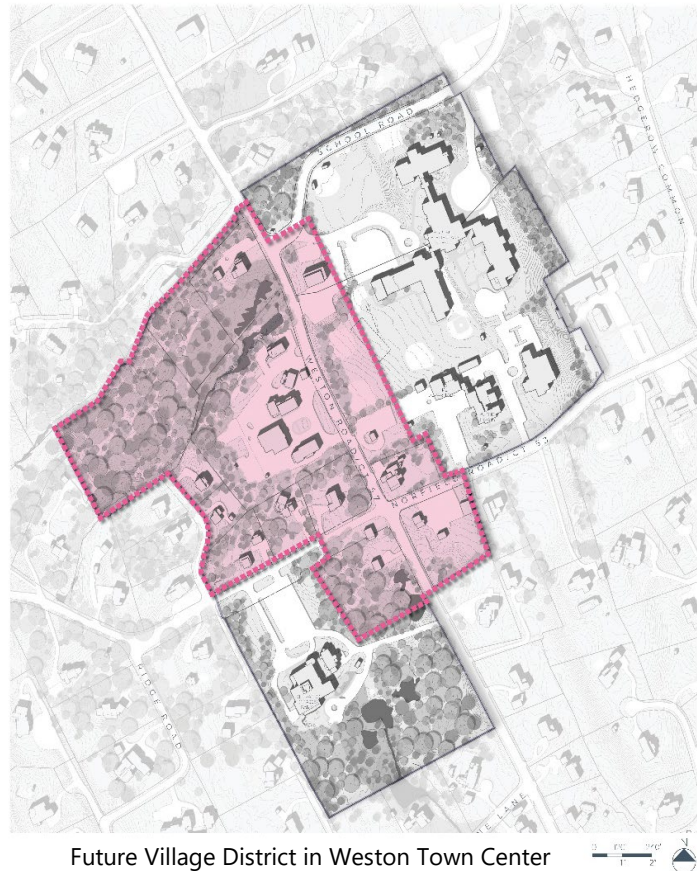
Additionally, all applications for new construction and substantial reconstruction in the district that are visible from the road must undergo architectural review.

- **1.1 Create a “Mixed-Use Subzone” that anchors the four corners** – The Village District should be divided into subzones that specify which types of uses and building typologies are appropriate in specific locations. As part of the new Village District, a Commercial and Mixed-Use Subzone should be established and mapped along Weston and Norfield Road. As the crossroads of the Village Center, it is important that the four corners and frontages of Weston and Norfield roads have commercial anchors on the ground floor. Residential uses such as apartments and condominiums may be appropriate on the upper floors of buildings in this subzone, so long as they are in a mixed-use setting. Additional housing could be developed in the four corners provided it is not occupying “frontage” along Weston and Norfield Roads.



- 1.2 Create a “Village Housing Subzone”** – While the four corners and frontages of Weston and Norfield Roads should maintain a commercial and mixed-use focus, other areas within the Village District may be suitable for purely residential structures, especially locations that are set back and screened from the public right-of-way. As part of the new Village District, a Village Housing Subzone should be created that allows townhomes, smaller single-family homes, or cottage cluster developments in appropriate locations. Strong building and site design standards (see Strategy 1.3) will ensure consistency with the Town Center’s historic development patterns.

TOWN OF WESTON  
**PLAN OF CONSERVATION AND DEVELOPMENT**



Future Village District in Weston Town Center

- 1.3 Establish design standards for the Village District** – Village Districts enable greater local control over the design and construction, or rehabilitation of buildings than traditional zoning alone. It provides an extra layer of control for local zoning commissions to protect the distinctive character, landscape, and historic structures within the district. To ensure harmony between new development and neighboring historic structures, clear and specific building, landscaping, and site design standards should be created. Concurrent with the drafting of the Village District Regulations, the PZC is undertaking the creation of Design Guidelines to ensure new development respects the aesthetic framework that represents the Town’s past, while maintaining necessary flexibility to address contemporary needs.
- 1.4 Promote affordability in the Village District** – In the Village District, affordability can be promoted in two ways. First, by increasing density and providing smaller living spaces, a market should develop for more affordable housing than currently exists. Second, by implementing strategies such as inclusionary zoning, which provides incentives for developers to build affordable housing, the PZC can encourage



the construction of residential units that will meet the State definition of affordable housing by being deed-restricted.

- **1.5 Communicate with third parties to further educate the PZC on housing development and Inclusionary Zoning** – It is important that inclusionary zoning regulations, described above, are achievable in the private development marketplace while also meeting the Town’s objectives. If regulations are too stringent, it may stifle new development. If regulations are too lax, then Weston may not achieve meaningful progress toward its affordable housing goals. The PZC will consider hosting a panel attended by staff, elected officials from other towns who have experience with village districts and development therein, and potentially local housing developers, realtors, and Connecticut not-for-profit housing development groups. Topics could include:
  - The Town’s Vision for the Town Center
  - The Town’s Affordable Housing Plan
  - Market conditions for different unit types and price points
  - Zoning and approval process
  - Incentive vs. prescriptive (requirement) approaches to inclusionary zoning
  - Set-aside percentages for affordable housing units

The results of these discussions will help ensure that the PZC has a balanced perspective that can inform the Village District Regulations.

- **1.6 Evaluate inclusionary zoning requirements for the Village District** – informed by the panel discussed in 1.5 above, new housing types in the Village District would only meet the statutory definition of “affordable housing” if they were permanently protected and reserved for households making less than 80% of AMI. Inclusionary zoning is an approach that requires a set-aside percentage of new units be deed restricted as affordable to households making less than 80% of State median income, or AMI, whichever is lower. Due to the small scale of future development within the Village District, the PZC will explore a set-aside percentage of no greater than 20% of units as affordable for all new developments within the Village District with 5 or more units.



• **1.7 Evaluate issuing a developer RFQ/RFP for the Jarvis Property**

The Town of Weston, which is exempt from the PZC’s zoning authority, should consider conducting a developer request for qualifications (RFQ)/request for proposal (RFP) for the Town-owned Jarvis Property. Located at the corner of Weston Road and Norfield Road, this site could potentially be used as a site that could support housing and in particular affordable housing as part of a mixed-use development. At the onset of this strategy, the Town should consider commissioning a feasibility study for the Jarvis Property that includes the following:



*Preferred Town Center Master Plan concept (2020)*

- Evaluate site constraints
- Determine density that can be supported by on-site septic system
- Evaluate market conditions to determine highest-and-best use
- Conduct a fiscal impact study as part of the identification of highest-and-best use

Once the feasibility study is completed, the Town would issue a developer RFQ/RFP and select a partner that can help it achieve its desired vision for the site.



## 2. Monitor and examine provisions for Accessory Dwelling Units

ADUs represent both an existing opportunity and an expanded potential opportunity to provide more affordable housing in Weston. While the precise number of ADUs is difficult to calculate,<sup>18</sup> the Town currently has in excess of 200 ADUs (although presumably not all of them are currently occupied). These can provide an increase in affordability without affecting the underlying 2-acre zoning requirements.

The subject of ADUs has been of interest to our State legislators, with the result that the following requirements for ADUs (and an opt-out provision) have been very recently codified:

- At least one accessory apartment must be permitted as of right on each lot, regardless of size, that contains a single-family dwelling
- No accessory apartment can be deed-restricted so as to be affordable
- Towns are required to permit detached accessory apartments
- The maximum permitted net floor area for an accessory apartment must be at least 30% of the square floor area of the main dwelling or 1,000 sq. ft., whichever is less
- Towns cannot require setbacks, lot size, building frontage and lot coverage more restrictive than those applicable to single-family residences
- Similarly, Towns cannot require height, landscaping and architectural design standards more restrictive than those applicable to single-family residences
- Towns cannot require there to be more than one parking space for an accessory apartment
- Towns cannot impose a minimum age for occupants of an accessory apartment
- Towns are permitted to apply building code standards, limitations on short-term rentals (e.g., Airbnbs), and well and private sewage requirements to accessory apartments
- No town can impose additional standards on accessory apartments beyond those described above
- The foregoing must be incorporated into the Town's zoning regulations by June 1, 2023, **unless**:
  - a. The P&Z Commission, by a 2/3 vote, initiates a process to opt out of the foregoing requirements. The Commission must:
    1. Hold a public hearing on the proposed opt-out
    2. Affirmatively decide to opt out within a time frame set by statute
    3. State its reasons for such decision
    4. Post notice of its decision in the newspaper within 15 days after the decision
  - b. Thereafter, the Board of Selectmen, by a 2/3 vote, can complete the opt-out process

---

<sup>18</sup> Existing ADUs are comprised of units within residences, preexisting nonconforming detached units, and units that have been used as ADUs for years although they may not be technically accounted for in records of preexisting units.





Based on the foregoing, the PZC will have to consider whether to initiate the process of opting out of the legislation. Even if the Town does opt out, the PZC should consider whether adding detached ADUs, and increasing the maximum permitted size of ADUs, as well as implementing some of the other provisions of the Statute, is an appropriate method of adding affordable housing to Weston. Since this is brand-new legislation, the PZC will need additional time to consider these issues.

### **3. Evaluate open space subdivisions**

Open space subdivisions allow for more intensive development on a portion of a lot, while preserving the remaining area of the lot as open space. Open space subdivisions reduce development costs by allowing development on smaller lots, reducing road and utility costs, and by allowing the developer to bypass natural obstacles on a site. Permitting open space subdivisions could result in smaller housing units, which would promote affordability. Some advantages of open space subdivisions include:

- Permit flexible design that works with the land to reduce disturbance and impact to natural systems;
- Quality open space that is less fragmented results in better ecological function, recreational value;
- Open space provisions can be set by the Town – i.e., dedication to Town, land trust, or held in common by property owners;
- Can foster a greater sense of neighborhood community because housing is typically placed close together with this development style;
- This strategy could be utilized within the well-established 2-acre zone.

#### **3.1 Conduct a planning study on open space subdivisions**

As a longer-term goal, the PZC should study the feasibility of open space subdivisions. This study should evaluate natural resource constraints, the development capacity of vacant land, and proximity to services and utilities. A starting point for the feasibility study should including the following general areas:

- Water service areas
- Areas proximate to the Village District
- Areas proximate to Georgetown

In addition to challenges around natural constraints, services, and utilities, the Town should consider the challenge of connecting suitable sites to developers. Without either, encouraging open space subdivisions that Weston can support is more difficult. As part of the feasibility study, the Town and the PZC would create criteria and evaluate the development potential for Town-owned and privately held sites. For Town-owned sites that are well suited for open space subdivisions and locally supported, a similar Developer RFP/RFQ approach outlined in 1.7 above can be followed.



For privately held lands, zoning regulations will need to be changed to enable this type of development. Inclusionary zoning provisions identified in 1.6 above should be considered.

**4. Consider creating a program to generate affordable housing on surplus town land**

The Town of Weston, which is exempt from Town Zoning Regulations, owns several properties that vary in size, shape, and location throughout the community, and in some cases may be conducive to affordable housing. Weston should consider creating a housing program for potential development of affordable single-family or multi-family homes. Weston should inventory such Town properties and assess their natural attributes and site characteristics in order to understand their potential for future affordable housing. Based on the findings of this assessment, the Town should consider creating a housing program that facilitates the development of affordable housing on these sites through private developers and/or non-profit housing developers. It is anticipated that the approach and housing development will be handled on a case-by-case basis for each site and that the resulting housing units could be deed restricted, thus contributing to the overall percentage of affordable units in Weston.

**5. Implement Weston's Affordable Housing Plan**

The recommendations of this Plan represent a starting point and guideline for potential future changes to Town Zoning Regulations. As required by CGS Section 8-30j, this plan will be updated every 5 years.